

IN THE CLAIMS:

Please amend the claims such that the pending claims read as follows:

Claims 1 - 38 (cancelled)

39. (Currently amended) A transaction server configured to process loan applications, said transaction server including:

C1 a database of pending loan applications, said database configured to include ~~including~~ status information regarding said pending loan applications and to include ~~, said database includes~~ a set of bids each of which is capable of being accepted by one or more ~~borrowers or brokers~~ associated with at least one ~~each~~ of said loan applications;

a network interface configured to provide communications between the transaction server and at least one client computer associated with a party to one of said pending loan applications;

a lending information generation ~~generations~~ mechanism configured to generate a loan profile ~~on behalf of a broker, lender or borrower~~ for each of said loan applications;

a set of program modules each configured to cause the transactions server ~~computer~~ to provide one or more ~~exogenous~~ services to said at least one client computer; and

a role validation mechanism configured to provide access to one or more of the set of program modules responsive to said party.

40. (Currently amended) The transaction server ~~computer~~ of claim 39, wherein said pending loan applications comprise home mortgage loan applications.

41. (Currently amended) The transaction server ~~computer~~ of claim 39, wherein the set of program modules are responsive in real time to requests received from said at least one client computer.

42. (Currently amended) The transaction server ~~computer~~ of claim 39, wherein said party is a loan originator, a loan maker, a loan purchaser, a manager, a prospective borrower, or a loan applicant.

C 43. (Currently amended) The transaction server ~~computer~~ of claim 39, wherein the set of program modules includes one or more modules is selected from the group of a login module, a broker module, a lender module, an administration module, an external interface module, an external service module, a notification module, a database interface module, a geoserver module, a monitoring module, and a system module.

44. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said login module is configured to authenticate said a party.

45. (Currently amended) The transaction server ~~computer~~ of claim 44, wherein said login module is further configured to associate one of said broker module, said lender module, or said administration module with said party.

46. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said broker module is configured to handle server-side application requirements of a broker station.

47. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said lender module is configured to handle server-side application requirements of a lender station.

48. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said administration module is configured to handle server-side application requirements of an administration station.

49. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said external interface module is configured to convert incoming data in a first format to a second format.

50. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said external service module further comprises:

a service request mechanism configured to request data from an external service;  
and

a service reception mechanism configured to receive said data requested by the service request mechanism.

51. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said notification module is configured to handle e-mail communication with said party.

52. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said database interface module further comprises:

a connection management mechanism configured to manage the number of simultaneous connections to said database; and

an interface mechanism configured to interface between the set of program modules and said database.

C<sup>1</sup>  
53. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said geoserver module is configured to provide data responsive to a query from said party.

54. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said monitoring module is configured to determine a resource usage and to monitor said resource usage.

55. (Currently amended) The transaction server ~~computer~~ of claim 43, wherein said system module is configured to provide a set of utility services.

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56. (New) The transaction server of claim 39, wherein each party to a loan associated with at least one of said pending loan applications can search said database consistent with that party's role in the loan.

C<sup>2</sup>  
57. (New) The transaction server of claim 39, wherein each party to a loan associated with at least one of said pending loan applications can search and modify said database consistent with that party's role in the loan.

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